

**EUTF
Retirees
Reference Guide Clarifications and Plan Improvements**

HMSA

The benefits have been improved as follows:

- ❑ The lifetime maximum will be \$2,000,000
- ❑ There will be no co-payment for standard immunizations
- ❑ There will be no co-payment for well baby care by preferred providers

Clarification: The deductible does not apply to services from a participating provider unless specifically indicated in the EUTF Reference Guide for Retirees and the “Guide to Benefits” available on the EUTF website (<http://www.eutf.hawaii.gov>) or from HMSA.

Kaiser

Clarification: Hepatitis B immunizations are covered at 100% only for retirees with Medicare. Hepatitis B immunizations are covered at 50% for early retirees.